# TRANSLATION PATENT COOPERATION TREATY PCT INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

(Chapter II of the Patent Cooperation Treaty)

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference  EBU/BCT040184			FOR FURTHER ACTION		See Form PC	See Form PCT/IPEA/416	
International application No. PCT/FR2004/003057		057	International filing da 29.11.200		Priority date 01.12	(day/month/year) .2003	
	//10, G07		onal classification and	IPC			
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	under Article 35 and transmitted to the applicant according to Article 36.  This REPORT consists of a total of sheets, including this cover sheet.						
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	Box No. II	Priority	-				
	Box No. III	Non-establis	hment of opinion with	regard to novelty,	inventive step and inc	dustrial applicability	
	Box No. IV	Lack of unity	y of invention				
$\boxtimes$	Box No. V  Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement						
	Box No. VI	Certain docu	ments cited				
	Box No. VII	Certain defe	cts in the international	application			
$\square$	Box No. VIII	Certain obse	rvations on the interna	tional application			
Date of submi	ssion of the deman	d		Date of completion	n of this report		
Name and mailing address of the IPEA/EP				Authorized officer			
Facsimile No.				Telephone No.			

# INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.
PCT/FR2004/003057

Box	No. I		Basis of the report		
1.		_	to the language, this report is based on the internation der this item.	onal application in the language in	which it was filed, unless otherwise
			eport is based on translations from the original langua is the language of a translation furnished for the purp		,
			international search (Rule 12.3 and 23.1(b))		
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			international preliminary examination (Rule 55.2 and	/or 55.3)	
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Вох			ticle 35(2) with regard to novelty, inventive step or industrial applicability; oporting such statement	
1.	Statement			
	Novelty (N)	Claims	1-22	YES
		Claims		NO
	Inventive step (IS)	Claims		YES
		Claims	1-22	NO
	Industrial applicability (IA)	Claims	1-22	YES
		Claims		NO
2.	Citations and explanations (Rule 7	70.7)		
	_ ,	•		

- 1. Reference is made to the following documents:
  - D1: US 5 917 407 A (J.H.M. SQUIRE ET AL.) 29 June 1999 (1999-06-29)
  - D2: US 4 884 212 A (R. STUTSMAN) 28 November 1989 (1989-11-28)
- 2. The present application fails to meet the requirements of PCT Article 33(1), since the subject matter of claims 1 to 22 does not involve an inventive step as defined by PCT Article 33(3).
- 2.1 D1, which is considered to be the prior art closest to the subject matter of claim 1, describes a method for automatically renting bicycles by means of interactive terminals, each of which is capable of communicating remotely with a rental management server and controlling several locking stations on which bicycles are locked (abstract, column 4, lines 21 to 27, figure 1 and figure 16), which method includes the following steps:
  - reading and verifying a payment card by communicating with a financial transaction server (column 10, lines 56 to 65);
  - allocating an identifier associated with the user (the credit card number in D1) and storing said identifier in the rental management server

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Box No. V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

(column 10, lines 61 to 66 and column 9, lines 21 to 32);

- authorising the rental of the bicycle depending on verification of the payment card (column 11, lines 5 to 24);
- and a debiting step, during which communication takes place with the financial transaction server to debit an amount according to the rentals carried out (column 11, line 50 to column 12, line 28; column 9, line 55 to column 10, line 13 and figure 18).
  - N.B. It is implicit in D1 that the identifier associated with the user, i.e. the number of the credit card, is stored in the management server, subsequent to being transmitted (column 9, lines 21 to 32).

Furthermore, the automatic rental method of D1 enables bicycles to be rented from a network of terminals, connected to a management server. The rented bicycles can be returned to any terminal forming part of said network (column 12, lines 30 to 37 and lines 56 to 63).

Consequently, the subject matter of claim 1 differs from the teaching of D1 in that:

- an authorisation for a maximum value and for a limited period of validity is generated;
- the identifier allocated and stored is specific to said authorisation;
- the rental of bicycles is authorised if an identification code provided by the user corresponds to the authorisation identifier;
- a rental account corresponding to the authorisation identifier is incremented;
- and the authorisation identifier is communicated to the financial transaction server by the management server.

Box No. V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

The problem that the present invention is intended to solve can be considered to be that of providing an improved electronic payment method that is free of risks for the rental company and enables the user to carry out a plurality of rentals during a predetermined period, all said rentals being paid for by a single final payment.

Faced with this problem, a person skilled in the art would be prompted to seek a solution in the prior art and would thus find D2, which describes a method of payment in the context of an automatic rental method, according to which;

- (a) in an initial step (column 11, line 46 to column 12, line 19, column 13, lines 12 to 45 and column 14, lines 43 to 60):
  - communication takes place with a financial transaction server to generate an authorisation to debit a certain maximum value and valid for a limited period;
  - an identifier is allocated to said authorisation;
  - said identifier is stored;
- (b) and, at a later rental step (column 12, line 33 to column 13, line 45 and column 15, lines 10 to 15):
  - the user provides an identification code associated with the authorisation identifier;
  - the correspondence of this code to the stored authorisation identifier is verified;
  - the rental is authorised or refused according to said verification;
  - and a rental account corresponding to the authorisation identifier is incremented (column 13, lines 34 to 41).

Consequently, a person skilled in the art would

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Box No. V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

combine all the features described in D1 and D2 to solve the stated problem, without exercising inventive skill. Given that the management server of D1 receives information about the accounts associated with the users' payment cards from the interactive terminals (column 9, lines 26 to 32), management of the rental account by the management server and the transmission of the authorisation identifier to the financial transaction server by the management server are merely some of several obvious options that a person skilled in the art seeking to implement the combination of features described in D1 and D2.

The solution proposed in independent claim 1 cannot therefore be considered to involve an inventive step (PCT Article 33(3)).

- 2.2 Dependent claims 2 to 21 contain features that constitute implementation details (of which certain are known from D1) or obvious options that a person skilled in the art might select, depending on each particular case, and without an inventive step being involved. None of said features, when combined with the features of any one of the claims to which the above-mentioned claims refer, meets the PCT requirements of inventive step (PCT Article 33(3)).
- 2.3 The subject matter of claim 22 does not involve an inventive step, as defined in PCT Article 33(3), for the reasons already set forth in paragraph 2.1 above.

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# Box No. VIII Certain observations on the international application

The following observations on the clarity of the claims, description, and drawings or on the question whether the claims are fully supported by the description, are made:

1. For certain steps of the method defined in claim 1, it is not clear which entities perform the steps (for example, the step of reading the card or the step of communicating with the financial transaction server, etc.).

Similarly, it is not specified whether certain of the means defined in claim 22 belong to the entities of the system. For example, claim 22 does not specify that the means for reading the payment card and the means for communicating with the financial transaction server are part of the interactive terminals.

Since independent claims 1 and 22 do not contain these features, said claims fail to meet the requirements of PCT Article 6 in combination with PCT Rule 6.3(b), according to which an independent claim must contain all of the technical features essential for the definition of the invention.